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EXAMINER

KARMIS, STEFANOS

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

1. The following communication is in response to Applicant's amendment filed on 08 December 2008.

Status of Claims

2. There are no new amendments to the claims. Claims 1-47 were previously cancelled. Claims 48-79 are under prosecution in this application.

Response to Arguments

3. Applicant argues that Johnson fails to teach *performing, after identifying the single payment source and the payee account, an optimization determination to determine a payment mechanism to use to transfer the funds from the single payment source to the payee account, the processor using the first information and payment platform information in the optimization determination.*

The Examiner respectfully disagrees. Johnson teaches that a processor can identify a single payment source based on payment source information (column 13, lines 19-20 and column 14, lines 5-9; Examiner notes that the user only has to enter one payment method/source and the transaction evaluator selects a single payment source). Johnson teaches that the identified single payment source could be a checking account (column 17, line 65 thru column 18, line 14). Johnson further teaches that payment from the checking account can be made via ACH transaction or debit card transaction or alternate channel (column 17, line 65 thru column 18, line 14). Johnson further teaches that this determination can be performed automatically, using a computer processor in conjunction with the transaction evaluator (column 19, lines 21-52 and

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Figure 2 and Figure 3). Therefore, the computer processor makes the determination, after identifying the payment source (e.g. checking account), whether to process the transaction as a debit card transaction, ACH or alternate channel based on relevant data. It is not necessarily a different payment source as alleged by Applicant. The source is still the checking account, which can be processed by the different methods discussed by Johnson. Therefore Applicant's arguments are not persuasive.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 48-79 are rejected under 35 U.S.C. 102(e) as being anticipated by Johnson et al. (hereinafter Johnson).

Regarding independent claims 48 and 73, Johnson teaches a system for managing transmission of funds for a payment initiator, comprising:

an input portion that inputs first information from a payment request initiator, the first information including payment source information and payee information (column 9, line 64 thru column 10, line 31 and column 11, lines 39-67);

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a payment platform database that includes payment platform information (column 9, line 64 thru column 10, line 31 and column 11, lines 39-67 and column 18, lines 44 thru column 19, lines 20);

a processor, the processor communicating with the input portion and the payment platform database so as to input the first information and access select payment platform data, the processor (column 10, lines 32-57 and column 12, lines 1-34):

identifying a single payment source based on the payment source information, the single payment source being the source of funds for the transmission of funds (column 10, lines 32-57 and column 12, lines 1-34);

identifying a payee account based on the payee information (column 10, lines 32-57 and column 12, lines 1-34);

performing, after identifying the single payment source and the payee account, an optimization determination to determine a payment mechanism to use to transfer the funds from the single payment source to the payee account, the processor using the first information and payment platform information in the optimization determination (column 10, lines 32-57 and column 12, lines 1-34 and column 17, line 65 thru column 18, line 43; Examiner notes the system further determines which of several ways to process a transaction based on a cost/benefit analysis. For example it compares processing from a checking account (single source) by either ACH debit versus debit card; see also column 26, lines 55-64); and

effecting the transmission of funds from the single payment source to the payee account using the payment mechanism (column 10, line 58 thru column 11, line 14).

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Claim 49, wherein the processor identifying a single payment source includes the processor inputting the single payment source from the input portion (column 10, lines 32-57 and column 12, lines 1-34).

Claim 50, wherein the processor identifying a single payment source includes the processor performing a second optimization process to determine the single payment source (column 10, lines 32-57 and column 12, lines 1-34 and column 15, lines 48-51).

Claim 51, wherein the processor inputs a plurality of selected payment sources, and performs the second optimization determination to determine which one of the selected payment sources is the single payment source (column 10, lines 32-57 and column 12, lines 1-34 and column 15, lines 48-51).

Claim 52, wherein the input portion provides for the payment initiator to select the plurality of selected payment sources (column 9, lines 18-28 and column 10, lines 32-57 and column 12, lines 1-34 and column 15, lines 48-51).

Claims 53 and 54, wherein a payment initiator is presented with at least two mechanisms that meet the payment schedule data and associated costs of the at least two mechanisms, and the payment initiator is permitted to manually choose an optimal method of transfer (column 12, line 59 thru column 13, line 3 and column 14, lines 16-21).

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Regarding claim 55, wherein the processor determines from a set of payment mechanisms, a reduced set of payment mechanisms, the reduced set being a set of payment mechanisms from which one payment mechanism is determined to effect the transmission of funds, the reduced set of payment mechanisms including at least two payment mechanisms (Johnson discloses an entire set of payment mechanisms that the invention supports (column 24, lines 60 thru column 25, line 7. Johnson further teaches in an embodiment that the transaction evaluator identifies the payment methods supported by the customers of which the customer can have at least two (column 24, lines 10-23; thus reducing the set of payment mechanisms). Examiner notes that the reduced set of payment mechanisms is done prior to performing the optimization determination. Similarly, the step in Johnson of the transaction evaluator identifying the payment methods is done before the analysis of which payment method to select. Once the entire set of available payment mechanisms is reduced to the customer's set of payment mechanisms, the transaction evaluator the reduced the customer set of payment mechanisms using the optimization process to determine the appropriate payment method (column 24, lines 33-43).

Claim 56, the optimization determination comprises a calculation of at least one payment source data, payee account data, payment schedule data, payment type data and privacy data (column 10, lines 32-57 and column 12, lines 1-41 and column 17, lines 53 thru column 18, line 14).

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Claim 57, wherein the at least one payment source comprises a calculation of at least one of a direct deposit account, a source credit account, a mortgage account, a securities account, a money market account, a micro payment account, an overdraft account and a stored value account (column 24, lines 60 thru column 25, line 8).

Claim 58, the at least one payee account comprises at least one of a utility account, a mortgage account, a payee credit account and a contribution account (column 5, line 64 thru column 6, line 7).

Claim 59, wherein at least one of the first interface and the second interface comprises a telephone connection (column 25, line 52 thru column 26, line 16).

Claim 60, wherein at least one of the first and the second interface comprises a network connection (column 25, line 52 thru column 26, line 16).

Claims 61, the network connection comprises a remote client from which a user may communicate transaction instructions (column 25, line 52 thru column 26, line 16).

Claim 62, the remote client comprises at least one of a computer, a network-enabled cellular telephone, a portable digital assistant, a paging device, and a set-top box (column 25, line 52 thru column 26, line 16).

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Claim 63, the user comprises at least one of a consumer, a business entity and a government entity (column 28, lines 26-52).

Claim 64, wherein at least one of the first interface and the second interface comprises a desktop graphical user interface directly communicating with the processor (column 28, lines 5-12).

Claim 65, wherein the optimization determination includes at least one of minimizing a cost variable, fulfilling a transaction schedule, minimizing a payment penalty, maximizing a float of the at least one source account, ensuring an affiliation between the payment source and the payee account, maximizing security, maximizing reliability, minimizing risk, fulfilling a contractual obligation, maximizing volume discounts, aggregating a transaction amount, maximizing a transaction amount and maximizing available bonus awards (column 16, lines 9-46, column 18, line 44 thru column 19, line 20 and column 21, lines 3-28).

Claim 66, wherein the optimization determination includes: the processor performing so as to identify an affiliation between the single payment source and the payee account; and determining the payment mechanism based on the identified affiliation (column 10, lines 32-57 and column 23, line 45 thru column 24, line 57).

Claim 67, wherein the optimization determination comprises minimizing a cost variable, and the cost variable comprises at least one of a transaction cost charged to a payment initiator

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and an internal cost absorbed by a payment enabler (column 12, lines 1-41 and column 17, line 53 thru column 18, line 14).

Claim 68, the optimization determination comprises utilization of third party association and payment providers (column 5, line 53 thru column 6, line 8 column 20, line 57 thru column 21, line 2).

Claim 69, wherein members of the third party associations are systematically identified by at least one of real time calls to the third party associations, and real time calls to a datastore containing third party association member data which is periodically updated (column 5, line 53 thru column 6, line 8 column 20, line 57 thru column 21, line 2).

Claim 70, wherein an expense reduction resulting from optimization of the cost variable is realized by at least one of the payment enabler and the payment initiator (column 12, lines 1-41 and column 17, line 53 thru column 18, line 14).

Claim 71, the optimization determination comprises a systematic identification and internal settlement for closed loop payments in which the payment source and the at least one payee account reside within one entity (column 5, line 53 thru column 6, line 8 column 20, line 57 thru column 21, line 2).

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Claim 72, wherein the transmission of funds comprises a currency conversion (column 25, lines 29-51).

Claim 74, wherein performing the optimization determination comprises maximizing volume discounts (column 21, lines 3-28).

Claim 75, wherein the optimization determination comprises aggregating a transaction amount (column 12, lines 55-58).

Claim 76, wherein performing the optimization determination comprises maximizing a transaction amount and maximizing available bonus awards (column 9, lines 29-42 and column 21, lines 3-28).

Claim 77, the payment source comprises at least one selected from the group consisting of a checking or other demand deposit account, money market fund, securities account, stored value account, credit card account, currency account, overdraft line of credit, micro payment account and line of credit (column 24, line 60 thru column 25, line 8).

Claim 78, the processor further performing a second optimization process, the second optimization process selecting the single payment source from a plurality of payment sources based on parameters (column 16, lines 19-46 and column 10, lines 32-57 and column 12, lines 1-34 and column 15, lines 48-51).

Regarding independent claim 79, Johnson teaches a system for managing transmission of funds for a payment initiator, comprising:

an input portion that inputs first information from a payment request initiator, the first information including payment source information and payee information (column 9, line 64 thru column 10, line 31 and column 11, lines 39-67);

a payment platform database that includes payment platform information (column 9, line 64 thru column 10, line 31 and column 11, lines 39-67 and column 18, lines 44 thru column 19, lines 20);

a processor, the processor communicating with the input portion and the payment platform database so as to input the first information and access select payment platform data, the processor (column 10, lines 32-57 and column 12, lines 1-34):

identifying a single payment source based on the payment source information, the single payment source being the source of funds for the transmission of funds (column 10, lines 32-57 and column 12, lines 1-34);

identifying a payee account based on the payee information (column 10, lines 32-57 and column 12, lines 1-34);

performing, after identifying the single payment source and the payee account, an optimization determination to determine a payment mechanism to use to transfer the funds from the single payment source to the payee account, the processor using the first information and payment platform information in the optimization determination (column 10, lines 32-57 and column 12, lines 1-34 and column 17, line 65 thru column 18, line 43; Examiner notes the

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system further determines which of several ways to process a transaction based on a cost/benefit analysis. For example it compares processing from a checking account (single source) by either ACH debit versus debit card; see also column 26, lines 55-64); and

effecting the transmission of funds from the single payment source to the payee account using the payment mechanism (column 10, line 58 thru column 11, line 14);

the processor identifying a single payment source includes the processor performing a second optimization process to determine the single payment source (column 10, lines 32-57 and column 12, lines 1-34 and column 15, lines 48-51).

the input portion provides for the payment initiator to select the plurality of selected payment sources (column 9, lines 18-28 and column 10, lines 32-57 and column 12, lines 1-34 and column 15, lines 48-51).

wherein the optimization determination comprises a calculation of at least one payment source data, payee account data, payment schedule data, payment type data and privacy data (column 10, lines 32-57 and column 12, lines 1-41 and column 17, lines 53 thru column 18, line 14).

wherein the optimization determination includes minimizing a cost variable, consideration of risk, and determination of whether there is an affiliation between the single payment source and the payee account (column 16, lines 9-46, column 18, line 44 thru column 19, line 20 and column 21, lines 3-28).

Conclusion

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to STEFANOS KARMIS whose telephone number is (571)272-6744. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted
/Stefanos Karmis/
Primary Examiner, Art Unit 3693